



April 2010 Volume 2, Issue 3

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Contact DelaWELL

http://www.delawell.delaware.gov 1-800-556-6106

EMAIL: Employee.wellness@state.de.us

https://delaware.online.staywell.com 1-800-926-5455

Contact Statewide Benefits Office

1-800-489-8933 OR (302) 739-8331

Coming Soon....Mark Your Calendar Now!

From May 3 to May 19, 2010, you will have the opportunity to enroll, make changes or terminate your current benefit plans, which will be effective July 1, 2010. This is the only time you can make changes to your benefit choices unless you have a qualifying event throughout the plan year (i.e. birth or adoption, marriage or divorce, loss of other coverage). During this time, you may also change health care providers or plans.

You will find changes to prescription and health care plans, effective July 1, 2010, under the "What's New" caption of the 2010 Open Enrollment Booklet. Information will be provided on:

PRESCRIPTION:

- <u>Medco's Specialty Pharmacy</u> will provide services to members receiving medications to treat some forms of cancer and Multiple Sclerosis. Staff from Medco's Specialty Pharmacy will reach out to physicians and members to work together to manage the member's medication needs.
- <u>Medco's Step Therapy Program</u> will include some medications used to treat migraine headaches. Medications included are Amerge, Axert, Frova, Treximet, and Xomig/ZMT.
- -Medco's Personalized Medication Program will provide members who receive first time prescriptions for Warfarin (a blood thinning medication) and Tamoxifen (used to prevent a recurrence of breast cancer) to voluntarily participate in genetic testing. Genetic testing ensures the medication is effective in treating the member's medical condition in accordance with the member's genetic characteristics.

HEALTH CARE:

- <u>Michelle's Law</u> allows a seriously ill college student to continue coverage if a medical leave of absence from school is warranted or the student's status must change from full-time to part-time.
- <u>Mental Health Parity</u> this law allows members to receive equal coverage for mental health and substance abuse services as provided for other medical benefits.
- <u>Virtual Colonoscopy</u> is a new method of colorectal screening performed by a CT Scan and may replace the traditional colonoscopy for some members.
- <u>Bariatric Surgery</u> must be performed at a hospital or surgical facility approved by Blue Cross or Aetna. Blue Cross members must have the procedure performed at a Blue Cross Blue Shield of Delaware "Blue Distinction Center for Bariatric Surgery," and Aetna members must go to a facility in Aetna's "Institute of Excellence for Bariatric Surgery." Failure to have the procedure performed at one of these facilities will result in the member being responsible for the 25 percent co-insurance.

Continued on next page ...

- All Infertility Services, including but not limited to In Vitro Fertilization (IVF) and Artificial Insemination, will have a 25 percent co-insurance with a \$10,000 lifetime maximum on medical services and a 25 percent co-insurance with a \$15,000 lifetime maximum on prescription services. Members approved for IVF prior to July 1, 2010, and who have also have received medical IVF services since January 1, 2009, are responsible for the 25 percent co-insurance on all infertility services (medical and prescription services) but will retain the lifetime maximum of \$30,000 combined medical and prescription services.
- <u>High-Tech Imaging Scans and Tests</u> require prior approval. Physicians who order MRIs, CT Scans, PET scans, and Nuclear Cardiac Imaging tests must have the request reviewed and approved by the member's health care provider, Blue Cross Blue Shield of Delaware or Aetna, prior to the member receiving the test or scan.

The 2010 Open Enrollment booklet will be available late April 2010 to view at www.ben.omb.delaware.gov/oe containing additional information, including premiums and co-pays, on all benefit programs for the upcoming plan year. Come out and participate in one of the health fairs offered during Open Enrollment. This is your opportunity to meet representatives of each of the vendors who administer your benefit programs, as well as representatives from the Statewide Benefits Office and Pension Office. Watch for additional information on times and locations throughout the state to accommodate your busy schedule!



Honey-Herb Chicken

Ingredients:

- 4 boneless, skinless chicken breast halves (about 1 pound)
- Juice of one lime (about 2 tablespoons)
- 1 to 2 tablespoons fresh coriander, chopped
- 1 tablespoon honey

Directions:

With a mallet (the bottom of a heavy coffee mug works, too) pound each breast half to about 1/2-inch thick. Combine lime juice, coriander and honey in a small bowl. Brush chicken breasts with glaze. Brush grill lightly with olive oil. Grill (or broil) chicken approximately five minutes on each side. Can be served hot immediately or refrigerated for use in sandwiches or salads later.

Serves four

Each serving contains about 149 calories, 27 g protein, 1.5 g fat (9 percent calories from fat), 69 mg cholesterol, 5 g carbohydrates, less than 1 g fiber and 79 mg sodium.

For more great healthy recipes, visit StayWell Online at

https://delaware.online.staywell.com



Topic #4:

SPRING INTO FITNESS

(Offered through April 2010)



Are you ready to start off the season by being more physically active?

At our seminar: Spring Into Fitness, you'll learn:

- How to start a physical activity program or boost your current plan
- Ways to get your family more physically active
- The importance of aerobic activity, strength training and flexibility exercises with examples of each component
- How to measure physical activity intensity to make sure you are within your target range
- Lower back pain prevention with demonstrations of helpful stretches

Post-Seminar Bonus Activities (OPTIONAL):

FREE exercise demonstration by a certified health/ fitness specialist to include dumbbells, resistance bands, a stability ball and medicine ball (offered to participants on a <u>first come</u>, <u>first served basis</u> for 30 minutes immediately following each seminar).

To register for a health seminar near you, visit www.delawell.delaware.gov and click on the "Health Seminars" link.

(Employees Only)

Will your retirement run out of gas?





Velda Jones-Potter State Treasurer

Contact us today! 1-800-675-8600

www.treasurer.delaware.gov



It's a long journey. You may need enough savings for 20 to 30 years!

Will you have enough saved to reach your destination?

To learn more about how you can make the most of your retirement savings, contact the Deferred Compensation Team at your State Treasurer's office.

Flexible Spending Account (FSA) - Health Care and Dependent Care

REMINDERS - FSA Members

- o Employees who have FSA coverage for calendar year 2009 and have incurred claims through March 15, 2010, can apply these claims to any remaining 2009 balance. **The claim filing deadline is April 15, 2010.**
- o For employees enrolled in the 2010 plan year, it is not too late to get a Benny Card for faster, more convenient payment of health care expenses.

Contact ASIFlex to learn more at 1-800-659-3035 or at www.asiflex.com.

The Statewide Benefit Office staff is available to assist with your employee benefit needs

Our staff can help with questions regarding all of the employee benefit programs offered to State employees with the exception of Deferred Compensation and Pension benefits.

The next time you are in need of assistance with a medical claim, have a question about why a prescription is not covered, want to know your disability or life insurance benefits, the staff is available to answer your questions and provide a helping hand. In addition to a complete listing of Statewide Benefits Office staff and their responsibilities, there is a wealth of information about your benefits, which can be found at www.ben.omb.delaware.gov. You are welcome to email us at benefits@state.de.us or call between the hours of 8:00 a.m. and 4:30 p.m. Monday through Friday at 302-739-8331 or toll free at 1-800-489-8933.

VSP Eyecare Observance Article



April is Allergy Awareness Month - Read "Allergies Can Mean Misery for Contact Lens Wearers"
There are things you can do to ease the discomfort.



Alcohol Awareness Month

http://ncadi.samhsa.gov/seasonal/aprilalcohol/

When many people think of alcohol abusers, they picture teenagers sneaking drinks before high school football games or at unsupervised parties. However, alcohol abuse is prevalent within many demographic groups in the United States. People who abuse alcohol can be:

- College students who binge drink at local bars.
- Pregnant women who drink and put their babies at risk for fetal alcohol syndrome.
- Professionals who drink after a long day of work.
- Senior citizens who drink out of loneliness.

Warning Signs of Alcohol Abuse

If you are drinking too much, you can improve your life and health by cutting down. How do you know if you drink too much? Read these questions and answer "yes" or "no":

- Do you drink alone when you feel angry or sad?
- Does your drinking ever make you late for work?
- Does your drinking worry your family?
- Do you ever drink after telling yourself you won't?
- Do you ever forget what you did while you were drinking?
- Do you get headaches or have a hangover after you have been drinking?

If you answered "yes" to any of these questions, you may have a drinking problem. Check with your doctor to be sure. Your doctor will be able to tell you whether you should cut down or abstain. If you are alcoholic or have other medical problems, you should not just cut down on your drinking--you should stop drinking completely. Your doctor will advise you about what is right for you.

Source: How to cut down on your drinking, National Institute on Alcohol Abuse and Alcoholism

Human Management Services, Inc. (HMS) offers FREE employee assistance programs specializing in work/life issues like alcohol and other drug problems for employees and eligible dependents. If you suspect that you or someone you know might have a drinking problem, please contact HMS at 1-800-343-2186 for confidential, professional support from one of their counselors. You may also contact HMS via their website at www.hmsincorp.com; User Name:

Delaware; Password: Statehms04

National Child Abuse Prevention Month

Strengthening Families and Communities

http://www.childwelfare.gov/preventing/preventionmonth/

Know what child abuse is and what the signs are: Unexplained injuries aren't the only signs of abuse- depression, fear of a certain adult, difficulty trusting others or making friends, sudden changes in eating or sleeping patterns, poor hygiene, secrecy and hostility are often signs of family problems and may indicate a child is being neglected or physically, sexually or emotionally abused. Report abuse: If you witness a child being harmed or see evidence of abuse, or if a child tells you about abuse, make a report to your state's child protective services department or local police. When talking to a child about abuse, listen carefully, assure the child he or she did the right thing by telling an adult and affirm he or she is not responsible for what happened.



E-mail the fitness guru with your question at employee.wellness@state.de.us for a possible posting in next month's issue.

The Fitness Guru Says...

Question of the Month: Should people with arthritis exercise?

Dear Employee,

Good old "Arthur Itis" always getting on your nerves and keeping you from enjoying life. Don't let old "Arthur" or anything for that matter, stop you from exercising! Exercise can help keep your joints moving, keep the muscles around the joints strong, keep bone and cartilage tissue strong and healthy and ultimately improve your ability to perform daily activities. It may also help prevent further joint damage. If you don't exercise, your muscles become smaller and weaker, and your bones become more brittle and prone to fracture. As a result, your joints can become even more stiff and painful. If you have arthritis, it's important to keep your muscles as strong as possible. The stronger the muscles and tissue around your joints, the better they'll be able to support and protect joints, even those weak and damaged from arthritis. Exercise helps keep your joints as flexible as possible, allowing you to continue your daily tasks as independently as possible.

The program that is best for you will depend on the type of arthritis you have, which joints are affected and how severe your arthritis is. Your doctor, a physical therapist or rehabilitation specialist can help determine the best exercise program for you. People with arthritis often benefit from range-of-motion, strengthening and endurance exercises.

Range-of-motion exercises reduce stiffness and help keep your joints flexible. Controlled stretching promotes a normal range of motion or the amount your joints can be moved in certain directions. Strengthening exercises help maintain or increase muscle strength. You have various options for strengthening exercises, including the use of free weights, machines or elastic tubing. Endurance exercises strengthen your heart and give you more stamina, so you can exercise or be physically active longer without tiring as quickly. Some of the most beneficial endurance exercises for people with arthritis are walking, water exercise and riding a stationary bicycle. Water exercises are great because the water buoyancy takes weight off your joints. Swimming laps, water walking or jogging and water aerobics are examples. Other forms of low-impact workouts that place less stress on your joints include yoga and tai chi, as well as using cross-country ski simulators or elliptical trainers. Cross training - performing a variety of exercises and activities on different days - helps prevent overuse injuries, keeps your program fresh and contributes to better training for your muscles.

If you haven't been exercising regularly or you have pain, stiffness or weakness that interrupts your daily activities, get your doctor's OK before starting your exercise program. For more information, visit the Arthritis Foundation at www.arthritis.org.

Stay Fit! F.G. (a.k.a. Fitness Guru)

Foot Health Awareness Month American Podiatric Medical Association (APMA)

www.apma.org



It's that time of year when boots and closed-toed shoes go into hibernation and the feet get their first peek at the new season. To some, unveiling the feet after a long cold winter stuck inside of heavy socks and shoes, is a little daunting. Whether it's dry, flaky skin from lack of moisture, discolored toenails or pesky corns and calluses, the feet can suffer from being cooped up during the winter months.

Here are some do-it-yourself tips to get the season started off on the right foot:

- Soak your feet in warm water for at least 10 minutes. Footnote: APMA recommends adding Epson salt, herbal soaks or oils for additional relaxation.
- 2. Use an exfoliating scrub on the soles, sides and tops of the feet to eliminate dry, flaky winter skin.
- 3. Clip toenails with a straight edge toenail clipper to just above the top of each toe to ensure nails do not become curved or rounded in the corners.
- 4. Practice good foot hygiene, including daily washing of the feet with soap and water, drying feet carefully, particularly between the toes.
- Inspect your sandals or flip-flops from the previous year. Discard any that appear too worn.

Ongoing Events:

- Register today for Dela WELL University's last seminar topic "Spring Into Fitness" by going to www.delawell.delaware.gov and clicking on the "Health Seminars" link!
- Register to attend Delaware Hospice's "It's How You LIVE... At Work" information sessions! Visit www.delawell.delaware.gov and click on the "Information Sessions" link.

Eat This, Not That



Try This

6" Oven Roasted Chicken 320 calories 4.5g Total Fat, 1.5g Saturated Fat, 750mg sodium

Instead Of That

6" Meatball Marinara 580 calories 23g Total Fat, 9g Saturated Fat, 1,530mg sodium

"Eat Fresh" is Subway's motto, but eating there should not leave your calorie budget fresh out of room for the rest of the day. Subway makes it easy for consumers to choose healthier sandwiches by having their "6 grams of fat or less" logo next to each option. For example, instead of ordering the 6" Meatball Marinara sandwich, try the 6" Oven Roasted Chicken to save yourself from a bunch of calories and fat grams. To learn more about Subway's nutrition information, visit www.subway.com.

- Subs with 6 grams of fat or less include 9-Grain Wheat bread, lettuce, tomatoes, onions and green peppers. All other sandwich values include cheese unless otherwise noted.



DelaWELL has partnered with Delaware Hospice in providing a new support program called:

"It's How You LIVE... At Work"

~A Free series of Information Sessions~

April 2010:

Session #3- Medical Decisions When They Count Most: **Advanced Directives**

♦ How Communicating What Care You Want In Case Of A Healthcare Emergency Can Help Ease Emotional Stress Within Your Family ♦ The *Importance Of Expressing Your End Of Life Wishes And How To Properly Document Them ♦ A Complete Review Of Delaware's* Advanced Directives Form ♦

To register for an information session nearest you, visit www.delawell.delaware.gov and click on the "Information Sessions" link.

(Employees Only)